

# context

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## THE PROGRAM ON PUBLIC LIFE

*is a non-partisan organization devoted to serving the people of North Carolina and the South by informing the public agenda and nurturing leadership.*

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## DIRECTOR'S NOTE

By general definition, the baby-boom generation consists of persons born between 1946 and 1964. As the earliest "boomers" approach 65 years of age, much of the public policy debate revolves around the implications of the generational bulge on the future of Social Security and Medicare. Those federal income-support and health-care programs have done much to reduce economic distress among the elderly in our country.

Of course, there are state policy implications as well. The Census Bureau projects that North Carolina will have more than 2.2 million residents 65 and older by 2030, just about doubling their number in the state today. Some of our counties, especially in the eastern coastal plain and in the western mountains, will soon have a median age of 45 and even 50.

Improved health and increased longevity make it possible for more people to work productively beyond age 65, which no longer stands as rigid a retirement age as it once did. Now, a severe economic recession, which has sapped wealth out of retirement accounts, is driving more people to consider working longer to replenish their savings.

This issue of Carolina Context explores trends and issues arising out of what is likely to be a continued substantial presence of older North Carolinians in the state's workforce. It suggests policy responses, drawing from the work of the UNC Institute on Aging and the Governor's Advisory Council on Aging.

The lead author, John Scott, is an assistant professor of public policy at the University of North Carolina at Chapel Hill. A former tax attorney and lobbyist, John's work focuses on work and aging, pensions and employee benefits, as well as the politics of public policy. He is also a research scientist at the Institute on Aging.

Co-author Andy Sharma is a doctoral candidate in the Department of Public Policy at UNC-Chapel Hill. His research focuses on migration and population aging.

We acknowledge with appreciation the collaboration of the UNC Institute on Aging and its director, Victor W. Marshall. The institute hosts

the Aging Workforce Interest Group and provides publication alerts on the aging workforce. Its website ([www.aging.unc.edu](http://www.aging.unc.edu)) contains data and research analysis on the aging population in North Carolina.

The website of the Program on Public Life ([www.southnow.org](http://www.southnow.org)) has an archive of its Carolina Context white papers and NC DataNet newsletters. We welcome your thoughts about and contributions to our work.

Carolina Context is the vehicle for policy-oriented white papers researched and written by faculty, graduate students and staff professionals at the University of North Carolina at Chapel Hill. These white papers are made possible by an appropriation from the General Assembly, which instructed the UNC Program on Public Life to provide it with research on demographic, economic, social and environmental trends. We are grateful for that support.

NC DataNet is the program's newsletter on North Carolina electoral trends. The staff of the Program on Public Life researches and produces DataNet, often with the involvement of UNC students. It draws from the collection of election material compiled by our colleague Thad Beyle. We thank Progress Energy for the financial underwriting of the production of NC DataNet since 2001.

We also thank the Z. Smith Reynolds Foundation for its long-standing support of the Program on Public Life's seminars and working roundtables.

The Triangle Community Foundation has supported research by the Program on Public Life in connection with its Triangle Gives Back project. Our November 2008 "report to the region" dissects philanthropy in the growing Triangle metropolitan region. We are grateful to the Triangle Community Foundation for its continuing support of the program's inquiries into corporate philanthropy and giving and civic activity among younger adults in this region.

— FERREL GUILLORY

*Director, Program on Public Life*

## The Aging Workforce in Carolina: Challenges and Opportunities

JOHN C. SCOTT, PhD, AND ANDREW SHARMA, MA

The economic crisis has brought the problem of unemployment into sharp relief, and one issue is the effect of the crisis on older workers. The population of older people in North Carolina is growing, but this growth is not uniform across the state. The physical and social geography of aging in the state presents various workforce challenges, as much of this population still needs and wants to work. Many older persons find it difficult to find work in the best of circumstances, and the current economic situation adds to the difficulty. These challenges are in part tied to the current economic crisis, but they point to more long-term issues and policies as well. Older workers are a valuable source of skilled and experienced labor, and they provide important economic and fiscal benefits. In this article, we argue that continued employment by older workers is in the interests of all stakeholders—workers, employers, and the state—both in terms of an immediate response to the economic crisis and in terms of positioning North Carolina for sustained, long-term growth beyond the current downturn.

### LABOR FORCE PARTICIPATION

Most North Carolina workers aged 55 to 64 are actively working. In 2006, 57.1 percent of persons in this age group were employed. As one would expect, active working life declines after age 65: In 2006, labor force participation for those aged 65 to 74 was 20.1 percent in North Carolina.

This map provides regional data for the state's metropolitan areas for labor force participation for older workers. The map depicts the proportion of the population ages 55-and-older in the labor force. As shown in dark blue,

Rocky Mount leads with nearly 50% participation. In contrast, Greenville and Wilmington have fewer than 30% of their older population in the workforce. While it is not clear why participation varies from region to region, the industrial makeup of each area may be a factor.

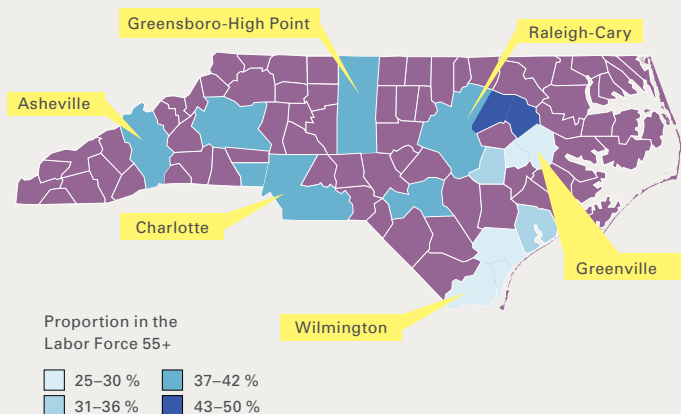
While older workers can be found in all industry groups, they are concentrated in certain sectors. In terms of top industries, persons aged 50 to 59 comprise 33 percent of the workforce in food manufacturing, 27.9 percent in transportation equipment manufacturing, and 24.3 percent in social assistance. The 60 and older age cohort represented 18.7 percent of the workforce in textile, apparel and leather manufacturing, 17.3 percent in membership associations, and 16.8 percent in real estate. Moreover, workers aged 55 to 64 comprise the second largest age group among the self-employed, but this may reflect in part an inability to find work with an employer.

State government in particular is experiencing significant workforce aging. In 2006, 26.3 percent of the state government workforce was over the age of 55, making North Carolina the 7th oldest state in terms of an aging public sector workforce. In contrast, only 11.8 percent of workers in the private sector were aged 55 and older.

### A CURRENT PICTURE OF NORTH CAROLINA'S AGING POPULATION

North Carolina is fairly typical of other states in terms of this overall aging population. The median age in North Carolina is 36.6, compared to the nationwide median age of 36.4. State and nationwide percentages of people

#### OLDER WORKERS IN MAJOR METROPOLITAN AREAS



Source: Authors' compilation of the American Community Survey (2009). Map shows the percentage in the labor force by persons aged 55+ in North Carolina, by Metropolitan Statistical Area (MSA), 2007.



age 55 and older both hover right around 23%. The picture is similar when North Carolina is compared to other states in the region, with Georgia having a decidedly younger population than North Carolina and South Carolina, Tennessee, and Virginia with modestly older populations.

When we break down the North Carolina aging population by age and gender, we see several disparities. First, the largest segment of the aging population is age 55 to 65, and more likely to still be in the workforce than their older counterparts. The aged 75 and older group is half that of the 55 to 64 year olds. In addition, the decline is primarily driven by males. Women show a decline in their numbers after age 64, but this group seems to plateau into the 70s.

Whites make up a percentage of the aging population in the state that is disproportionate to their percentage of the greater population. Whites constitute 80.9 percent of the age 55 and older population, which is ten percentage points higher than their representation in the general population. Conversely, the African-American population has a lower representation in the aging population, most likely based on higher mortality rates at younger ages than those of whites. The higher numbers of Latinos and Asians in the general population as compared to the aging population is likely based on higher immigration in the lower age groups.

While all age groups tend to live in more urban areas, rural areas tend to have a higher percentage of the elderly in their population. Within the older population, men are more likely to reside in rural communities than women.

#### OLDER POPULATION BY AGE GROUP AND GENDER

	% of total pop	% of total aged	% within gender
<b>Total Older Pop</b>			
55–64	11.0%	47.6%	
65–74	6.5%	28.1%	
75+	5.6%	24.3%	
<b>Males</b>			
55–64	5.2%	22.7%	51.2%
65–74	2.9%	12.7%	28.7%
75+	2.0%	8.9%	20.0%
<b>Females</b>			
55–64	5.8%	24.9%	44.7%
65–74	3.6%	15.4%	27.6%
75+	3.6%	15.5%	27.7%

*Overarching demographics aside, it's important to take a county by county look at how the aging population is dispersed across the state. There are several ways of looking at North Carolina's aging at the county level which tell us different things.*

#### URBAN AND RURAL RESIDENCE OF OLDER POPULATION, BY GENDER AND AGE GROUP

	Urban	Rural
<b>Total 54 years and under</b>	<b>60.2%</b>	<b>39.8%</b>
<b>Total 55 years and older</b>	<b>56.1%</b>	<b>43.9%</b>
	6.5%	28.1%
<b>Residence of Older Population by Gender and Age Group:</b>		
Male:	54.4%	45.6%
55 to 64 years	12.2%	10.5%
65 to 74 years	6.7%	6.0%
75 years and over	5.1%	3.7%
Female:	57.4%	42.6%
55 to 64 years	13.9%	11.0%
65 to 74 years	8.6%	6.8%
75 years and over	9.5%	5.9%

#### ETHNICITY OF OLDER POPULATION BY GENDER AND AGE GROUP (PERCENTAGE)

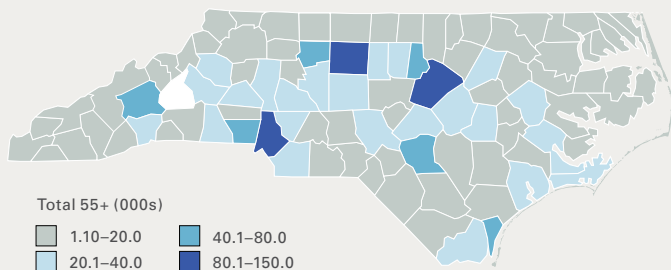
	Whites	Blacks	Latino	Asian
<b>Total NC Population</b>	<b>70.3%</b>	<b>21.2%</b>	<b>6.7%</b>	<b>1.8%</b>
<b>Total 55 and older:</b>	<b>80.9%</b>	<b>16.7%</b>	<b>1.4%</b>	<b>1.0%</b>
<b>Older Males:</b>	<b>81.8%</b>	<b>15.5%</b>	<b>1.7%</b>	<b>1.0%</b>
<b>By Age Group:</b>				
55 to 64 years	80.0%	16.7%	2.1%	1.2%
65 to 74 years	82.5%	15.0%	1.4%	1.0%
75 years and over	85.7%	13.0%	0.9%	0.4%
<b>Older Females:</b>	<b>80.1%</b>	<b>17.6%</b>	<b>1.3%</b>	<b>1.1%</b>
<b>By Age Group:</b>				
55 to 64 years	78.5%	18.6%	1.6%	1.4%
65 to 74 years	80.4%	17.3%	1.2%	1.1%
75 years and over	82.3%	16.3%	0.7%	0.6%

Overarching demographics aside, it's important to take a county by county look at how the aging population is dispersed across the state. There are several ways of looking at North Carolina's aging at the county level which tell us different things. In terms of sheer numbers, the three counties (Mecklenburg, Guilford, and Wake) with the three biggest cities (Charlotte, Greensboro, and Raleigh) have the most people age 55 and older. Widening the lens to cover the whole state, we can see that raw aging trends simply follow the raw population trends.

But absolute numbers may not reflect a county's age structure. The actual age structure—the *proportion* of the aging population compared to other age groups—comes clearer by examining the county's median age and percentage of older persons. A look at the median age of each county begins to paint a very different picture. We can see that the 'older' counties are not home to the biggest cities, but are located primarily in the eastern and western counties. Clay County, almost in the far western corner of the state, has the highest median age of nearly 50 years old.

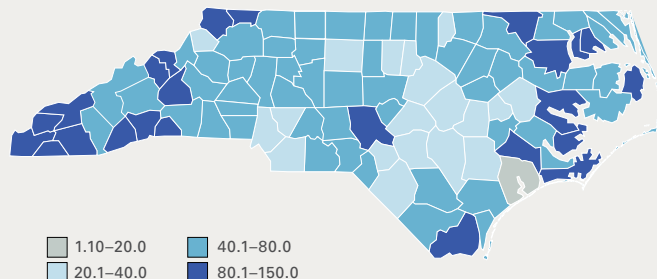
This east-west v. piedmont dichotomy is further illuminated by looking at the percent of the aging population for each county. Again, the middle of the state generally has a lower proportion of persons over age 55, with the aging population more concentrated in the east and west.

### NUMBER OF 55+ RESIDENTS IN NORTH CAROLINA COUNTIES



Source: Authors' compilation of data from the NC State Data Center (2009).  
Number of persons (in thousands) aged 55+ in North Carolina, by county.  
Note: no information for Burke County (in white).

### MEDIAN AGE OF NORTH CAROLINA RESIDENTS, BY COUNTY



Source: Authors' compilation of data from the NC State Data Center (2009).  
Note: no information for Burke County (in white).

### WHAT DOES FUTURE GROWTH LOOK LIKE?

Statewide, the number of persons aged 55 and older is estimated to increase from 2,074,232 (as of 2007) to 2,839,469 by 2018, an increase of 36.9 percent. The state's age structure will get a little older, as reflected in the expected increase of the median age from 36.3 to 37.1.

Within the state, several counties will see a large growth in their older population, but their age structure (as reflected by the median age) will remain relatively unchanged as their overall populations increase. Examples of these increasing older person but age-stable counties include Wake (77% growth in the 55-and-older group), Mecklenburg (58.7%), Durham (40.7%), Union (82.8%), and Iredell (50.1%) Counties.

However, 20 counties will see both higher-than-average growth in the 55-and-older population and in the median age. Fourteen of these quickly-aging counties are located in the eastern part of the state. This is an effect of older people migrating to this part of North Carolina in search more affordable living and younger people leaving in search of better jobs.

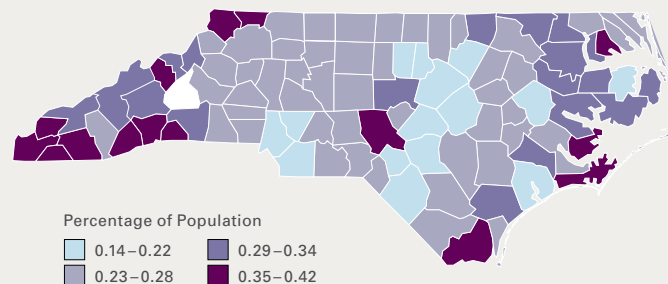
### UNEMPLOYMENT AND THE AGING WORKFORCE

Reflecting trends in the broad workforce, unemployment among older persons—both ages 55 to 64 and 55 and older—in North Carolina traditionally has been in line with the national unemployment rates and in the middle of the unemployment rates of our neighboring states. In terms of unemployment by age group, unemployment is lower for older workers than for younger workers.

However, unemployment has risen significantly in the past year, and this is true for older persons. We do not yet have 2009 state unemployment rates for the different age groups. Nationally, 1.9 million adults aged 55 and older were unemployed in March of 2009, more than double the number the year before. In March of 2009, the national unemployment rate for workers aged 55 to 64 was 6.7 percent, which is double the September 2008 rate of 3.3 percent. Similarly, unemployment for those aged 65 and older was 6.2 percent in March, up from 4.4 percent in the prior year. If North Carolina unemployment figures reflect national trends, as they have previously, we should expect similarly dramatic increases in unemployment at the older age groups.

Despite the fact that all age groups are experiencing an increase in unemployment with the economic downturn, unemployment is especially difficult for older workers. For a variety of reasons, older persons face more barriers to re-employment than younger workers. In the recession of 1981–82,

### PERCENTAGE OF 55+ RESIDENTS IN NORTH CAROLINA COUNTIES



Source: Authors' compilation of data from the NC State Data Center (2009).  
Note: no information for Burke County (in white).





laid off workers aged 55 to 59 were 20 percentage points less likely to find a new job than those aged 40 to 44.

In prior periods, laid-off and discouraged older workers would “retire.” But the current downturn has severely reduced retirement-plan accounts and called into question the viability of traditional defined-benefit pension plans. Since June of 2007, for example, the stock market has lost more than 50 percent of its value. The evaporation of trillions of dollars in retirement plan assets is forcing many older workers to delay retirement—if they can. Of older workers leaving the workforce, more than 25 percent were laid off and nearly half report a health condition limiting their ability to work. As a result, older workers going through layoffs often are whipsawed by high barriers to re-employment and an inability to retire because of inadequate retirement income.

#### BENEFITS FROM LABOR FORCE PARTICIPATION BY OLDER ADULTS

The state benefits when workers continue working rather than retiring or otherwise leaving the workforce. Workers at all ages pay taxes on earnings. Continued work contributes needed tax revenues, and at the same time,

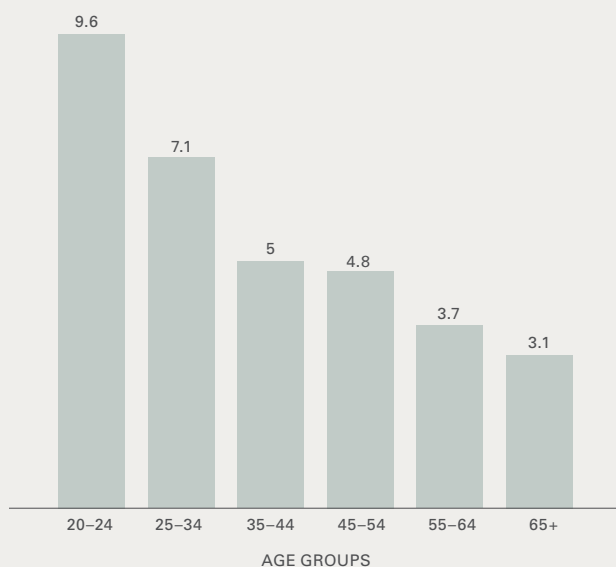
continued work lessens claims for public services. Older workers are more likely to have employment-based health insurance coverage and less likely to go on Medicaid.

In addition, continued work can help address labor shortages in certain regions or industries within the state. While population aging refers to a higher percentage of older persons, the implication is that there are fewer younger persons to fill jobs in growing areas of the economy. If there are relatively fewer younger persons and if older persons are leaving the workforce, the shrinking labor pool will not support sustained economic growth. Delaying the departure of older workers, therefore, helps economic growth.

Finally, there is some evidence that continued work provides economic and psychological benefits to older workers. Continued work provides income and employee benefits like pensions and health insurance. For example, workers can increase their annual retirement income by 9 percent, on average, by working an additional year, with even greater increases for low-wage workers. Less obvious may be social and psychological benefits in that the workplace connects workers, young and old, and provides a source of job satisfaction for some. An

#### NORTH CAROLINA UNEMPLOYMENT RATES FOR 2008 BY AGE GROUP (IN PERCENT)

Source: Bureau of Labor Statistics



#### NORTH CAROLINA COUNTIES WITH EXPECTED HIGHER-THAN-AVERAGE GROWTH IN BOTH THE 55+ POPULATION AND THE MEDIAN AGE, 2007–2018.

County	2007	2007	2018	2018	Change	Change
	55+Pop	Median Age	55+Pop	Median Age	55+Pop	Median Age
CAMDEN	2,455	40.7	4,134	41.6	68.4%	2.1%
CURRITUCK	5,960	40.1	9,904	41.1	66.2%	2.5%
BRUNSWICK	34,449	44.7	54,390	46.7	57.9%	4.6%
FRANKLIN	12,021	36.9	18,155	37.7	51.0%	2.2%
PENDER	13,948	40.8	21,000	42.8	50.6%	5.0%
PITT	28,993	31.7	42,391	32.4	46.2%	2.3%
PASQUOTANK	10,220	37.4	14,927	39.0	46.1%	4.1%
NEW HANOVER	47,708	37.6	69,034	39.7	44.7%	5.6%
GATES	3,160	40.7	4,558	42.0	44.2%	3.2%
CHATHAM	16,303	39.9	23,262	40.7	42.7%	2.1%
ONslow	23,785	24.0	33,923	24.7	42.6%	3.0%
ORANGE	24,137	32.3	34,420	33.2	42.6%	2.9%
HARNETT	20,240	33.7	28,788	34.7	42.2%	2.9%
DARE	10,006	42.8	14,120	43.8	41.1%	2.3%
LINCOLN	17,225	38.0	24,259	39.3	40.8%	3.4%
GRANVILLE	12,360	37.6	17,262	39.0	39.7%	3.8%
CLAY	4,271	49.9	5,903	52.9	38.2%	6.1%
CRAVEN	25,318	37.2	34,792	40.1	37.4%	7.6%
PERQUIMANS	4,451	45.5	6,113	48.4	37.3%	6.4%
DAVIE	10,797	39.5	14,825	40.4	37.3%	2.4%



AARP survey reports that 70 percent of seniors who work do so because they enjoy working and staying connected to others.

#### WHAT ARE OTHER STATES DOING?

**Arkansas** maintains an employment Web site Arkansas JobLink, that is linked to the AARP Web site to help connect mature workers to job opportunities.

**Arizona** has launched a public awareness campaign educating businesses and citizens on the impact of aging on the economy, including a branding campaign for mature workers. In addition, the state has a workforce transition center to identify best practices for employers and skills training for older workers. This state also collects data on the older workforce and surveys businesses to determine industry needs. Finally, Arizona has taken steps to address cost disincentives in healthcare plans and to advocate for older workers at the federal level.

**California** created, through the California Employment Development Department, and employer toolkit that offers age-neutral strategies that businesses can adopt to remain competitive and address labor shortages. These strategies were adopted from successful companies and organizations nationwide that have demonstrated that they value mature workers through policy and practice.

**Georgia** collects data to assess workforce projections, including growth in age groups, on an industry by industry basis in order to target those industries expected to grow but experience labor shortages.

**Iowa** provides information for employers on mature worker-friendly best practices. Iowa also provides training programs to increase the technology skills of older workers, and make efforts to provide clear and accurate information to employers on age discrimination requirements. This state collects data on older workers in rural areas and surveys workers and employers on staffing and scheduling needs and then brings those viewpoints together.

**Kansas** helps resident who are 55 years of age and older connect to the labor market and acquire additional employment training through the Older Kansas Employment Program, funded through the Kansas Department of Commerce.

**Maryland** offers opportunities for mature workers to advance their skill levels while working through the On-the-Job Experience Incentive Program, which operates out of the Maryland Department of Aging. Participants are screened to ensure their interests and abilities match employer needs and receive on-the-job training after being hired. Employers are reimbursed for 100 percent of an employee's hourly wages while in training for up to four weeks and 50 percent of hourly wages for up to 12 weeks of training.

**Wisconsin** Through the Wisconsin Department of Workforce Development, the state lists employers throughout the state that are mature worker-friendly. The Development also offers an employer assessment tool for companies to evaluate whether their hiring, retention, compensation, and training policies are mature worker-friendly.

**Wyoming** is conducting outreach to employers to stress the benefits and economic value of employing mature workers. Wyoming seeks to increase the role of community colleges in serving and training mature workers, with many postsecondary institutions statewide offering free tuition or reduced tuition for older adults. The state is expanding the role of the Wyoming Department of Workforce Services to better serve older workers through the one-stop career center system.

**Four states (Connecticut, Iowa, Michigan, and Pennsylvania)** have modified unemployment compensation policies so Social Security benefits are not considered when determining benefit levels.

**Several states** provide phased retirement for public employees, which can serve as a model for the private sector.

## POLICY RECOMMENDATIONS

In light of North Carolina's age structure and the current economic downturn, the state can play an active role in facilitating increased labor force participation by older North Carolinians. The following recommendations are taken, in part, from a set of proposals from the Governor's Advisory Council on Aging.

- A state-level review of (a) barriers to hiring and retaining older workers in both private and public sectors and (b) models of aging-friendly workplace practices would illuminate ways to help older workers remain in the workforce when they so choose. Barriers to hiring and retention of older workers are often the unintended consequence of policy developed for other purposes. For example, a policy that requires the employer to be the first payer for health care for workers who are eligible for Medicare increases the cost of hiring older workers. In the public sector, certain laws prohibit the re-hiring of retired state employees for part-time jobs. Such a review should incorporate the perspectives of employers, public agency managers, and older workers, among others. This review would produce a set of legislative proposals that target specific barriers to the hiring and retention of older workers.
- Based on the identification of successful models, the state should promote the implementation of aging-friendly workplace practices in all branches of state government. Examples of such practices include workplace assessment; comprehensive health promotion; ergonomic design of work stations; training and professional development; job sharing; mentoring; phased retirement; work-family assistance; flexible hours; and part-time and seasonal employment. The implementation of such aging-friendly practices would not only benefit the public sector, which is aging rapidly, but it would also serve as a model that could be emulated by the private sector.

*Exploring ways to encourage continued work at older ages is likely to provide important payoffs for workers, employers, and for North Carolina not just during the current downturn but over the long term when the economy improves.*

- The North Carolina Department of Commerce, working through its Division of Workforce Development, could develop a volunteer training and counselor program that would provide job counseling to older adults. Such a program could be modeled after the Seniors' Health Insurance Information Program (SHIIP) under the Department of Insurance. This effort in assisting older workers to secure employment would be run through libraries, senior centers, and other venues that are accessible to the older population.

- North Carolina could offer tax incentives to employers for hiring and retaining older workers. These incentives could include a range of options from health promotion to reducing taxes on part-time work. Keeping able older workers not only boosts productivity for the North Carolina economy but also saves the state on expenditures for unemployed or underemployed older adults.
- North Carolina should advocate for increases in federal funding of workforce training and development. Poverty among the elderly occurs more frequently among persons with low levels of education. Federally funded workforce development programs could be helpful to all older workers but particularly those with little educational attainment. But existing federal programs are limited in their funding and reach. For example, One-Stop Career Centers, funded by the Workforce Investment Act, provide valuable services, but they serve all workers and appear to favor younger persons. The Senior Community Service Employment Program (SCSEP) is targeted to older workers, but because of funding constraints, SCSEP only serves approximately 90,000 older adults nationwide with less than 2,000 North Carolinians participating in the program in 2004. The recently passed stimulus package provides funding only for an additional 24,000 older Americans. North Carolina officials should work with the federal government in increasing funding for developing and training older workers.

## MOVING FORWARD

The aging of the North Carolina workforce represents both a challenge and an opportunity. Older populations in general are more likely to draw public services than other age groups, and an aging workforce may result in workforce shortages, underemployment, and a need for training and upgraded skills. However, older workers likely represent an underutilized productivity in industries facing a shortage of qualified workers and a critical source of knowledge transfer in many sectors of the economy. Despite the recent economic downturn, the State can encourage continued employment in a variety of cost effective ways. This investment will represent a small cost compared to the wasteful expense of increased social services for an unemployed, and unemployable, group of older individuals. Exploring ways to encourage continued work at older ages is likely to provide important payoffs for workers, employers, and for North Carolina not just during the current downturn but over the long term when the economy improves.

We note that focusing on the older age groups raises issues of equity and feasibility. Increased funding and opportunity for older persons to acquire new skills and upgrade existing skills might be seen as unfair to younger workers and impractical. However, enhanced training at the older age groups may increase opportunity for workers regardless of age: First, increases in skills should lead to increases in productivity and economic growth, thereby opening opportunity for all workers. Second, older workers without training may be encouraged to stay in their current jobs, which might foreclose opportunities for younger workers. Additional training may instead foster increased mobility across all age groups. Finally, while some older workers may not be able to use expanded opportunities for training and education, many more will, and such issues of feasibility likely exist across all age groups. We believe that the benefits of an energized older workforce will vastly outweigh the costs.

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